



## **FEDERAL RESERVE SYSTEM**

### **Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 31, 2015.

**A. Federal Reserve Bank of New York** (Ivan Hurwitz, Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *The Adirondack Trust Company Employee Stock Ownership Trust*, Saratoga Springs, New York; to acquire additional voting shares of 473 Broadway Holding Corporation, and also acquire additional voting shares of The Adirondack Trust Company, both in Saratoga Springs, New York.

**B. Federal Reserve Bank of Cleveland** (Nadine Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *KeyCorp*, Cleveland, Ohio; to acquire First Niagara Financial Group, Inc., Buffalo, New York, and thereby indirectly acquire First Niagara Bank, NA, Buffalo, New York. Comments also may be sent to [comments.applications@clev.frb.gov](mailto:comments.applications@clev.frb.gov).

**C. Federal Reserve Bank of St. Louis** (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Stone Bancshares, Inc.*, Mountain View, Arkansas, to become a bank holding company by acquiring 100 percent of the voting shares of Stone Bank, Mountain View, Arkansas.

Board of Governors of the Federal Reserve System, December 1, 2015.

**Michael J. Lewandowski,**  
*Associate Secretary of the Board.*

**BILLING CODE 6210-01-P**

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